

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court District of		VOLUNTARY PETITION	
IN RE (Name of debtor - If individual, enter Last, First, Middle) Loncarevic, Robert		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Loncarevic, Rachelle E	
ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)		ALL OTHER NAMES used by debtor in the last 6 years (include married, maiden and trade name)	
SOC. SEC./TAX I.D. NO. (If more than one, state all) XXX-XX-4961		SOC. SEC./TAX I.D. NO. (If more than one, state all) XXX-XX-9006	
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) 6461 West Warner, Ste 510 Chicago IL 60634		STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) same	
<div style="border: 1px solid black; padding: 2px;"> COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <div style="text-align: center;">Cook</div> </div>		<div style="border: 1px solid black; padding: 2px;"> COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <div style="text-align: center;">Cook</div> </div>	
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF DEBTOR (If different from street address)	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)			
INFORMATION REGARDING DEBTOR (Check applicable)			
TYPE OF DEBTOR <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (H&W) <input type="checkbox"/> Partnership <input type="checkbox"/> Other NATURE OF DEBT <input type="checkbox"/> Non-Business Consumer <input checked="" type="checkbox"/> Business - defined in 11 U.S.C. sec. 101(8) incurred by an individual A. TYPE OF BUSINESS (check one) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business Tax-Exempt Entity Check, if applicable <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the internal revenue code)		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (check one) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Case FILING FEE (check one) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in instalments. Rule 1006(b) see Official Form No. 3 NAME and ADDRESS of LAW FIRM OR ATTORNEY <div style="text-align: center;"> Staver & Gainsberg, P.C. 120 W. Madison St., Ste. 520 Chicago, IL 60602 </div> Telephone No. 312-422-1130 NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Neal S. Gainsberg <input type="checkbox"/> Debtor is not represented by an attorney	
STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 604) (Estimates only) (Check applicable)		THIS SPACE FOR COURT USE ONLY	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
ESTIMATED NUMBER OF CREDITORS <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 49-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5000 <input type="checkbox"/> 5000-over			
ESTIMATED ASSETS (in thousands of dollars) over <input type="checkbox"/> Under 0-10 <input type="checkbox"/> 10-100 <input checked="" type="checkbox"/> 100-1million <input type="checkbox"/> 1 million to 100 million <input type="checkbox"/> More than 100 Million			
ESTIMATED LIABILITIES (in thousands of dollars) over <input type="checkbox"/> 0-50,000 <input type="checkbox"/> 50,000-100,000 <input type="checkbox"/> 100,000 to 1 million <input checked="" type="checkbox"/> 1 million to 10 million <input type="checkbox"/> More than 10 million			
ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-999 <input type="checkbox"/> 1000-over			
ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY <input type="checkbox"/> 0 <input type="checkbox"/> 1-19 <input type="checkbox"/> 20-99 <input type="checkbox"/> 100-499 <input type="checkbox"/> 500-over			

FILING OF PLAN		
For Chapter 9, 11, 12 and 13 cases only. Check appropriate. ___ A copy of debtor's proposed plan dated _____ Debtor intends to file a plan within the time allowed by statute, is attached. rule or order of the court.		
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 8 YEARS (if more than one, attach additional sheet)		
Location Where Filed	Case Number	Date Filed
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER OR AFFILIATE OF THIS DEBTOR (if more than one, attach additional sheet.)		
Name of Debtor	Case Number	Date
Relationship	District	Judge
Exhibit A (To be completed if the debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11). ___ Exhibit A is attached and made a part of this petition.		Exhibit B I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that he or she may proceed under Chapter 7,11,12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. X ___/s/___ Neal S. Gainsberg Date: _____
Exhibit C Does the debotr own or have possession of any proprty that poses or is alleged to pose a threat of immenint and identifiable harm to public health or safety? ___ Yes, and Exhibit C is attached and made a part of this petition. X ___ No.		Certification Concerning Debt Counseling See EXH D, attached hereto X ___ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. ___ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances.
Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) X ___ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ___ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. ___ Debtor is a debtor in a foreign proceeding and has its principal place of busines or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interest of the parties will be served in regard to the relief sought in this District.		
Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes ___ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following:) _____ (Name of landlord that obtained judgment) _____ (Address of landlord) ___ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and ___ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
REQUEST FOR RELIEF		

Debtor requests relief in accordance with the chapter 7 of title II, United States Code, specified in this petition.

SIGNATURES

ATTORNEY

X /s/ Neal S. Gainsberg _____ Date _____

Signature

INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct

X /s/ Robert Loncarevic _____

Signature of Debtor

Date

X Rachelle Loncareic _____

Signature of Joint Debtor

Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized

X _____

Signature of Authorized Individual

Print of Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition

Date

Exhibit "A" (To be completed if debtor is a corporation requesting relief under chapter 11.)

 Exhibit "A" is attached and made part of this petition.

TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (SEE p.I. 98-353 & 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title

If I am represented by an attorney, exhibit "B" has been completed.

X /s/ Robert Loncarevic _____ Date _____

Signature of Debtor

X Rachelle Loncarevic _____ Date _____

Signature of Joint Debtor

EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter

X /s/ Neal S. Gainsberg _____ Date _____

Signature of Attorney

UNITED STATES BANKRUPTCY COURT

DISTRICT OF

In re: **Loncarevic, Robert & Rachelle**

Debtor(s)

Case No.

(If Known)

See summary below for the lists of schedules. Include Unsworn Declaration under Penalty of Perjury at the end

GENERAL INSTRUCTIONS: Schedule D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each, Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided, Add the amounts of Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	1	935,000.00		
B - Personal Property	Y	3	48,600.00		
C - Property Claimed as Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		1,124,641.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	8		457,950.00	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			6,627.00
J - Current Expenditures of Individual Debtor(s)	Y	1			11,199.00
Total Number of Sheets of All Schedules		19			
Total Assets			983,600.00		
Total Liabilities				1,582,591.00	

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Loncarevic, Robert & Rachelle, Case No. _____
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 u.s.c. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Types of Liabilities	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Government Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
Total	0

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

State the Following

Average Income (from Schedule I, Line 16) \$ 6627

Average Expenses (from Schedule J, Line 18) \$ 11,199

Current Monthly Income (from 22A line 12 or 22C line 20) \$2765

State the Following

1. Total from Schedule D, Unsecured Portion, if any column \$176,103.00

2. Total from Schedule E, Amount Entitled to

Priority if any column \$

3. Total from Schedule E, Amount Not Entitled to Priority, if any Column \$

4. Total from Schedule F \$457,950

5. Total of non-priority unsecured debt \$634,053

In re: **Loncarevic, Robert & Rachelle**Document
Debtor(s)Page 6 of 41
Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	H W J C	CURRENT REPLACEMENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence: 6461 West Warner, Ste. 510 Chicago, IL 60634	fee simple	J	310,000.00	396,662.00
Rental Property: 8700 West Fullerton Ave River Grove, IL 60171	fee simple	J	625,000.00	685,876.00
TOTAL ->			935,000.00	(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT REPLACEMENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on Hand	N			
2. Checking/savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	N			
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video and computer equipment		Household Goods	J	3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.		Clothing	J	500.00
7. Furs and jewelry.		Jewelry	J	600.00
8. Firearms and sports, photograpic, and other hobby equipment.	N			
9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.	N			

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT REPLACEMENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. itemize and name each issuer.	N			
11. Interests in IRA, ERISA, Keogh, education IRA, or other pension or profit sharing plans. Itemize	N			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Loncarevic & Associates, Inc. d/b/a The Leather Solution	J	0.00
13. Interest in partnerships or joint ventures. itemize.	N	Cornerstone Property Management	J	0.00
		Innovative Financial Solutions	H	0.00
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	N			
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		judgment in landlord case against Dore Mareci	H	3,300.00
18. Equitable or future interests, life estates, and rights to powers exercisable for the benefit of the debtor other than those listed on Schedule of Real Property	N	Estimated 2006 & 2007 tax refunds	J	1,700.00
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust	N			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Maxima	J	1,000.00
		2006 Chevy Uplander	J	30,000.00
24. Boats, motors, and accessories.	N	2002 Ford Focus	W	3,500.00
25. Aircraft and accessories.	N	2003 Ford Focus	W	5,000.00
26. Office equipment, furnishings, and supplies	N			
27. Machinery, fixtures, equipment and supplies used in business	N			
28. Inventory.	N			
29. Animals	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements	N			
32. Farm supplies, chemicals, and feed.	N			
33. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or	N			

household purposes.				
34. Other personal property of any kind not already listed. Itemize.	N			
(included amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total->				48,600.00

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one)

__ 11 U.S.C. & 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

[illegible]

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND REPLACEMENT VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 270735170 Hinsdale Bank 25 East First Street Hinsdale, IL 60521			2006 Chevy Uplander PMSI VALUE \$30,000		33,603.00	3,603.00
ACCOUNT NO. 45660339 Countrywide Home Loans U.S. Bank, as Trustee PO Box 10222 Van Nuys, CA 91410-0222			1st Mortgage residence VALUE \$310,000		215,000.00	
ACCOUNT NO. GRP#14618 GRP Financial Services Corp 360 Hamilton Ave-5th Floor White Plaines, New York 10601			1st Mortgage Rental Property VALUE \$ 625,000		375,000.00	
ACCOUNT NO. 133302 Dupage National Bank 101 Main Street West Chicago, IL 60186			2nd Mortgage Rental Property VALUE \$625,000		129,700.00	
ACCOUNT NO. 13-18-409-069-1244 Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602			Property Taxes residence VALUE \$23,776.45		3,010.00	
ACCOUNT NO. 00073000386 First Nations Bank 1151 E. Butterfield Road Wheaton, IL 60187			2nd Mortgage Residence VALUE \$310,000		177,400.00	80,000.00
ACCOUNT NO. 12-26-323-031-0000 Cook County Treasurer's Office 118 N. Clark St., Room 112 Chicago, IL 60602			property taxes rental property VALUE \$ 625,000		30,000.00	
ACCOUNT NO. David Mendoza 28 E Jackson Blvd #S115 Chicago, IL 6064-2263			mechanic's lien 2004 rental property VALUE \$ 625,000		150,000.00	92,000.00
ACCOUNT NO. 07 CH 19916 Codilis & Associates 15W030 North Frontage RD Suite 100 Burr Ridge, IL 60527			foreclosure attorneys residence VALUE \$	Notice		

__1__ continuation sheets attached

SUBTOTAL ->

(Total of this page)

TOTAL ->

1,113,713.00

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LEIN AND DESCRIPTION AND REPLACEMENT VALUE OF PROPERTY SUBJECT TO LEIN	C U D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 6461-B6-510 Hanlin Management, Inc. 1565 Ellinwood Street Des Plaines, IL 60016			Residence: Glenlake Condo Assoss VALUE \$310,000		1,252.00	
ACCOUNT NO. Village of River Grove 2621 Thatcher River Grove, IL 60171			water bill: rental property statutory lien VALUE \$625,000		1,176.00	
ACCOUNT NO. 7196 00001 American Eagle Bank 556 Randall Road South Elgin, IL 60177			2002 Ford Focus PMSI VALUE \$ 3500		4,000.00	500.00
ACCOUNT NO. 666800001 American Eagle Bank 556 Randall Road South Elgin, IL 60177			2003 Ford Focus PMSI VALUE 5,000		4,500.00	
ACCOUNT NO. 			 VALUE \$			
ACCOUNT NO. 			 VALUE			
ACCOUNT NO. 			 VALUE \$			
ACCOUNT NO. 			 VALUE \$			
ACCOUNT NO. 			 VALUE \$			

SUBTOTAL ->

(Total of this page)

TOTAL ->

10,928.00

1,124,641.00

____ continuation sheets attached

In re: **Loncarevic, Robert & Rachelle**

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDINGS UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(3)

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extend provided in 11 U.S.C. 570(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(6).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs, duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(7).

☐ **Claims for perosnal injury while debtor was intoxicated.**

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.						
Account No.						
Account No.						
Account No.						
Continuation sheets attached					Subtotal --->	0.00
					Total --->	0.00

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

___ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 64702087 Central Credit Services, Inc. Dept. B PO Box 15118 Jacksonville, FL 32239-5118			Rev. Charge 2006		6,016.30
ACCOUNT NO. 5584180003501056 Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715			Rev. Charge 2005-06		12,929.87
ACCOUNT NO. 500313205 McCarthy, Burgess & Wolff The Mb& W Building 26000 Cannon Road Cleveland, OH 44146			colleciton RH Donnelley		Notice
ACCOUNT NO. 4888 6031 3555 5175/426429699791/549035199915 Bank of America PO Box 15026 Wilmington, DE 19850-5026			Rev Charge 2004-2007		30,540.62
ACCOUNT NO. 5490 3518 6505 9490 World Points Bank of America PO Box 15026 Wilmington, DE 19850-5026			Rev Charge 2006-2007		3,480.01
ACCOUNT NO. 5178-0522-8274-9676 and 4802-1324-0077-2227 / 4115-0724-9667-9336 Capital One Bank PO Box 30285 Salt Lake City, UT 84130-0285			Rev. Charge 2006-2007		2,835.76
ACCOUNT NO. 111945 Montrose Chiropractic 5545 W. Montrose Ave. Chicago, IL 60641-1331			Medical 2006		1,597.00
ACCOUNT NO. 5410 6544 6722 5915/603532054852/603532014904 CITI Bank PO Box 6241 Sioux Falls, SD 57117-6241			Rev. Charge 2005-07		5,296.00
ACCOUNT NO.					
Subtotal ->					62,696.00
Total ->					

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

___ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 412224-06-232067-4 HFC 4747 N. Harlem Ave Harwood Heights, IL 60706			Line of Credit 2005-07		16,000.00
ACCOUNT NO. 5406-3300-0208-6767/5407-9150-2333-0761 HSBC Card Services PO Box 81622 Salinas, CA 93912-1622			Rev Charge 2006		1,841.20
ACCOUNT NO. FP0400491 Maxwell & Associates, Inc. PO Box 922967 Norcross, GA 30010-2967			collection Professional Care Development 2006		681.00
ACCOUNT NO. Maxim Healthcare Services 7080 Samuel Morse Drive Columbia, MD 21046			Medical 2006		1,666.00
ACCOUNT NO. L40954-12197 Medical Business Bureau, LLC 1175 Devin Dr., Ste 171 Norton Shores, MI 49441			Medical Jeffrey Betman 2004		1,482.00
ACCOUNT NO. Barclays Bank Delaware 125 S. West Street Wilmington, DE 19801			Rev Charge 2006-2007		1,939.00
ACCOUNT NO. F100000054027 Federated Fin Corp of Am 30955 Northwestern Hwy Farmington Hills, MI 48334			Rev Charge 2005-07		12,430.00
ACCOUNT NO. 1829274 LHR Inc 56 Main St. Hamburg, NY 14075			Juniper Bank-Collection 2007		2,233.00
ACCOUNT NO. 5406330002086767 Portfolio Recvry & Affil 120 Corporate Blvd Ste 1 Norfolk, VA 23502			HSBC-Collection 2007	Notice	
Subtotal ->					38,272.00
Total ->					

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. Portfolio Recovery Associates, LLC Dept 922 PO Box 4115 Concord,CA 94524			purchase of HSBC account		notice
ACCOUNT NO. 83-97-47-4600 6 Nicor Gas P.O. Box 2020 Aurora, IL. 60507-2020			Utility 2006-2007		1,996.23
ACCOUNT NO. 06 L 5080 Rebecca J Wing Jennifer M. Muchoney 190 S. LaSalle Street- 7th Floor Chicago, IL 60603			Peregrine Financial Group financial debt lawsuit	D	150,000.00
ACCOUNT NO. 4264-2967-6106-4911 AAA Financial Services P.O. Box 15726 Wilmington, DE 19886-5726			Collections 2006-2007		17,300.00
ACCOUNT NO. 5584180003501056 Federated Financial Corporation of America P.O. Box 2034 Farmington Hills, MI 48333-2034			Advanta-Collection 2007		Notice
ACCOUNT NO. 322917493 Advocate Lutheran General Hospital 1775 Dempster Street Park Ridge, IL 60068			Medical 2007		3,556.00
ACCOUNT NO. 9796844 Illinois Collection Service Inc P.O. Box 646 Oak Lawn, IL. 60454-0646			Lutheran General Hospital-Collection 2007		Notice
ACCOUNT NO. 1000369473 Advocate Medical Group 701 Lee St. Desplaines, IL 60016			Medical 2007		425.00
ACCOUNT NO. 3959836 Malcolm S. Gerald and Associates, Inc. 332 S. Michigan Avenue, Suite 600 Chicago, IL. 60604			Advocate Medical Group-Collection 2007		Notice
Subtotal ->					173,277.00
Total ->					

☒ Continuation Sheets Attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

	CO	H		C	
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	D C B T	W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U	AMOUNT OF CLAIM
ACCOUNT NO. 061-1-0000581637 Advanced Radiology Consultants, S.C 520 E. 22nd St Lombard, IL. 60148			Medical 2007		378.00
ACCOUNT NO. 861-1-0003304738 Midwest Diagnostic Pathology, SC 75 Remittance Dr Ste 3070 Chicago, IL 60675-3070			Medical 2007		110.00
ACCOUNT NO. 3725-713584-81000/04660388601738 American Express-The Optima Card PO Box 297871 Fort Lauderdale, FL 33329			Rev Charge 2004-07		7,076.73
ACCOUNT NO. AME 71-063391975/BAM71-072279314 CollectCorp 455 North 3rd Street, Suite 260 Phoenix, AZ 85004-3924			American Express-Collection Bank of America-Pre Prime-Collection 2006-2007		Notice
ACCOUNT NO. 500313205 AT&T Yellow Pages Published by R.H. Donnelley 1615 Bluff City Highway Bristol, TN 37620			Utility 2006		2,515.79
ACCOUNT NO. Yellow Book c/o Teller Levit Silvertrust 11 East Adams, 8th Floor Chicago, IL 60603			judgment 2005		9,832.00
ACCOUNT NO. 15-9104913 Collection Company of America P.O. Box 806 Norwell, MA 02061-0806			At&t-Collection 2007		Notice
ACCOUNT NO. 2977899/3111170 Joseph, Mann & Creed A Collection Agency 20600 Chagrin Blvd., Suite 550 Shaker Heights, OH 44122-5340			Innovative Financial Solutions and At&t Yellow Pages-Collection 2007		Notice
ACCOUNT NO. 232387 Trauner Cohen & Thomas, L.L.P. 2880 Dresden Drive Atlanta, GA 30341-3920			Bank of America-Collection 2007		Notice
Subtotal ->					19,913.00
Total ->					
In re: Loncarevic, Robert & Rachelle		Debtor(s)		Case No.	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

___ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO	C U D	AMOUNT OF CLAIM
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ACCOUNT NO. 083295707-17600		T	Doc 1	SETOFF, SO STATE.	Filed 09/26/07 Entered 09/26/07 17:20:59 Desc Main Notice
United Recovery Systems 5800 North Course Drive Houston, Texas 77072				Arrow Financial Services LLC-Collection Bank of America Rev Charge 2005-07	
ACCOUNT NO. 4888936019625296				Arrow Financial Services LLC-Collection 2007	Notice
Law Offices of James A. West, P.C. 11111 Harwin Drive Houston, TX 77072-1612					
ACCOUNT NO. 5178052282749676				Capital One Bank-Collection 2007	Notice
GC Services Limited Partnership 6330 Gulfton Houston, TX 77081					
ACCOUNT NO. 5178052282749676				Capital One Bank-Collection 2007	Notice
OSI Collection Services, Inc. P.O. Box 952 Brookfield, WI 53008-0952					
ACCOUNT NO. 111000000003871002				Overdraft 2007	1,156.56
Chase Indianapolis, IN 46277					
ACCOUNT NO. 111000000003871002				Chase-Collection 2007	Notice
American Coradius International LLC 2420 Sweet Home Rd., Suite 150 Amherst, NY 14228-2244					
ACCOUNT NO. 100001414511471358				line of credit 2004-07	16,050.00
Chase Home Finance National Recovery Group P.O. Box 29505 Phoenix, AZ 85038-9505					
ACCOUNT NO. 6607477				Citi Cards-Collection 2007	Notice
Client Services, Inc. 3451 Harry Truman Blvd St. Charles, MO 63301-4047					
ACCOUNT NO. 5410654467225915				Citicorp Credit Services, Inc. (USA)- Collection 2007	Notice
United Collection Bureau, Inc. 5620 Southwyck Blvd Suite 206 Toledo, OH 43614					

Subtotal -> 17,207.00

☒ Continuation Sheets Attached

Total ->

In re: Loncarevic, Robert & Rachelle				Debtor(s)	Case No.
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
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ACCOUNT NO. 372571351358481000/4115072496679		NCO Financial Systems Inc P.O. Box 15760 Dept 07 Wilmington, DE 19850-5760		American Express-Collection Capital One Bank-Collection Expo Consumer-Collection 2007		Filed 09/26/07 Entered 09/26/07 17:20:59 Desc Main	
ACCOUNT NO. 6035-3205-4852-1234		Expo Design Center P.O. Box 689100 Des Moines, IA 50368-9100		Rev Charge 2007		1,830.49	
ACCOUNT NO. 6035320149044248		The Home Depot P.O. Box 689100 Des Moines, IA 50368-9100		Rev Charge 2007		2,472.53	
ACCOUNT NO. 26457306-314-557-HC3/X0905439-HC-ST540-999/X0905439-LI-ST044-BAT/424090		I.C. System, Inc. 444 Highway 96 East, P.O. Box 64887 St. Paul, MN 55164-0887		HSBC Card Services- Collection Chicago Health & Phys Therapy Montrose Chiropractic Center-Collection 2002-2007		Notice	
ACCOUNT NO. X0905439		Thomas E. Jolas, P.C. Attorney at Law 202 First St., N.W. P.O. Box 4000 Mason City, Iowa 50401		Montrose Chiropractic Center-Collection 2006		Notice	
ACCOUNT NO. 64702087		Wells Fargo Financial 5764 West Touhy, Ste C-2 Niles, IL 60714-4606		Rev Charge 2005-06		6,016.30	
ACCOUNT NO. 1631325-00100-2610		Central Credit Services, Inc. P.O. Box 15118 Jacksonville, FL 32239-5118		Wells Fargo Financial-Collection 2006		Notice	
ACCOUNT NO. 64702087		Nelson, Watson & Associates, LLC 80 Merrimack Street Lower Level Haverhill, MA 01830		Wells Fargo Financial & Northstar Capital Acquisition LLC-Collection 2007		Notice	
ACCOUNT NO. 64702087		Law Offices Blatt, Hasenmiller, Leibsker & Moore LLC 125 South Wacker Dr. Suite 400 Chicago, IL 60606-4440		Wells Fargo Financial & Northstar Capital Acquisition, LLC-Collection 2007		Notice	
Subtotal ->						10,319.00	
Total ->							

X

Continuation Sheets Attached

☐X Continuation Sheets Attached

In re: Loncarevic, Robert & Rachelle

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. 4802132400772227					

TSYS Total Debt Management, Inc. P.O. Box 6700 Case 07-17600 Doc 1 Norcross, GA 30091-6700		Capital One F.S.B-Collection Filed 09/26/07 Entered 09/26/07 17:20:59 Desc Main Document Page 19 of 41 2007	
ACCOUNT NO. 500313206/500243371 Executive Financial Enterprises, Inc. 6230 A Wilshire Blvd. PMB 10 Los Angeles, CA 90048		R.H. Donnelley, Publisher of AT&T, Formerly SBC Yellow Pages-Collection 2006-2007	Notice
ACCOUNT NO. 4147202015805227 Creditors Interchange P.O. Box 1335 Buffalo, NY 14240-1335		Chase Manhattan Bank-Collection 2006	Notice
ACCOUNT NO. 500243371 SBC Yellow Pages R.H. Donnelley 1615 Bluff City Highway Bristol, TN 37620		advertisement for the Leather Solutions 2005-06	92,000.00
ACCOUNT NO. 500243371 Law Office of Scott and Associates 6230-A Wilshire Blvd, PMB 15 Los Angeles, CA 90048		R.H. Donnelley-Collection 2007	Notice
ACCOUNT NO. 210001XXXX US BANK Belmont Avenue Office PO Box 790179 ST. Louis, MO 63179-0179		Line of Credit 2003-2007	22,291.00
ACCOUNT NO. AFS ASSIG-3834 Arrow Financial Services 5996 West Touhy Avenue Niles, IL. 60714-4610		Rev Charge 2007	6,975.00
ACCOUNT NO. Mary Ann & Steve Armas-Rodriguez 8700 W. Fullerton Avenue River Grove, IL 60171		Rental Lease 2006-2007	Notice
ACCOUNT NO. Robert & Rose Miella 8700 W. Fullerton Avenue River Grove, IL 60171		Rental Lease 2006-2007	Notice
Subtotal ->			121,266.00
Total ->			

☒ Continuation Sheets Attached

In re: Loncarevic, Robert & Rachelle

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check here if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
ACCOUNT NO. Norma Bedolla 8700 W. Fullerton Avenue River Grove, IL 60171			Rental Lease 2006-2007		Notice

ACCOUNT NO.				
Lisette Melon 8700 W. Fullerton Avenue River Grove, IL 60171		Rental Lease 2006-2007		Notice
ACCOUNT NO.				
Ljuka Doca 8700 W. Fullerton Avenue River Grove, IL 60171		Rental Lease 2006-2007		Notice
ACCOUNT NO.				
Dwight Miranda 8700 W. Fullerton Avenue River Grove, IL 60171		Rental Lease 2006-2007		Notice
ACCOUNT NO. 06 M1 158574				
Munday & Nathan 33 N Dearborn Chicago, IL 60602		lawsuit for Steve & Nanette Wollack	D	15,000.00
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
ACCOUNT NO.				
Subtotal ->				15,000.00
Total ->				457,950.00

☒ Continuation Sheets Attached

In re: **Loncarevic, Robert & Rachelle**

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check here if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mary Ann & Steve Armas-Rodriguez Robert & Rose Miella Norma Bedolla Lissette Melon Ljuka Doca Dwight Miranda	tenants at Rental property: 8700 West Fullerton Ave River Grove, IL 60171

In re: Loncarevic, Robert & Rachelle

Debtor(s)

Case No.

(if known)

SCHEDULE H - CODEBTORS

☐ Check here if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Innovative Financial Solutions Same as debtor	Advanta Bank Corp. AT&T, R.H. Donnelley
Cornerstone Property Management 8700 West Fullerton Ave River Grove, IL 60171	Capital One
The Leather Solution 6612 W Irving Park Rd Chicago, IL 60634	SBC Yellow Pages, RH Donnelley

In re: Loncarevic, Robert & Rachelle

Debtors Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Employment:	DEBTOR		SPOUSE
Occupation	The Leather Solution		The Leather Solution
Name of Employer	Owner		Owner
How Long Employed	10years		10years
Address of Employer	6461 W./6612 W. Irving Park Rd. Chicago, IL 60634		6461 W./6612 W. Irving Park Rd. Chicago IL 60634

Income: (Estimate of average monthly income)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary and commissions..... (pro rate if not paid monthly)	1,083.00	1,083.00
2. Estimate monthly overtime -----		
3. SUBTOTAL	1,083.00	1,083.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security -----	157.00	157.00
b. Insurance -----		
c. Union dues -----		
d. Other (Specify) -----		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	157.00	157.00
6. TOTAL NET MONTHLY TAKE HOME PAY	926.00	926.00
7. Regular income from operation of business or profession or farm (attach detailed statement) -----		
8. Income from real property -----	4,775.00	
9. Interest and dividends -----		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above -----		
11. Social security or other government assistance (Specify) -----		
12. Pension or retirement income -----		
13. Other monthly income (Specify) -----		
14. SUBTOTAL OF LINES 7 THROUGH 13	4,775.00	
15. TOTAL MONTHLY INCOME	5,701.00	926.00
16. TOTAL COMBINED MONTHLY INCOME	6,627.00	

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

___ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	residence (1st &2nd)	2,206.00
a. Are real estate taxes included? ___Yes __X__No	rental (1st & 2nd)	4,990.00
b. Is property insurance included? ___Yes __X__No		
2. Utilities: a. Electricity and heating fuel	Rental Poperty	750.00
b. Water and sewer	Rental Poperty	200.00
c. Telephone		
d. Other		
3. Home maintenance (repairs and upkeep)		75.00
4. Food		480.00
5. Clothing		100.00
6. Laundry and dry cleaning		150.00
7. Medical and dental expenses		200.00
8. Transportation (not including car payments)		50.00
9. Recreation, clubs and entertainment, newspapers, magazine, etc		
10. Charitable contributions		
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		35.00
b. Life		
c. Health		
d. Auto		60.00
e. Other		
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) real estate raxes (Home- 250); (RENTAL- 1,077)		1,327.00
13. Installment payments:(In chapter 12 & 13 cases, do not list payments to be included in the plan)		
Auto		
Other homeowener's association		326.00
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home		
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	Expenses from Rental Property: Cleaning, legal, and maintenance	250.00
17. Other		
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		11,199.00
19. Describe any increase or decrease in expenditures reasonably antici[ated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
A. Total projected monthly income		6,627.00
B. Total projected monthly expenses		11,199.00
C. Excess income (A minus B)		0.00

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets,
(Total shown on summary page plus 1.)

and that they are true and correct to the best of my knowledge, information and belief.

Date Signature: _____
Debtor

Date Signature: _____
(Joint Debtor, if any)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an
authorized agent of the partnership) of the _____ (corporation or partnership named as debtor in this
case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets,
(Total shown on summary page plus 1)

and that they are true and correct to the best of my knowledge, information and belief.

Date Signature: _____
(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

In re: **Loncarevic, Robert & Rachelle** Debtor(s) Case No.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
3. I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 USC §722	Debt will be reaffirmed pursuant to 11 USC §722
Residence	US Bank/	X			
Rental Property	First Nations	X			
	GRP Financial				
	Dupage				
	National Bank				
2006 Chevy Uplander	Hinsd Bank	X			
2002 Ford Focus	Am Eagle Bank	X			
2003 Ford Focus	Am Eagle Bank	X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 USC §362(h)(1)(a)			
None					

Date: _____

_____/s/ **Robert Loncarevic**_____
Signature of Debtor

_____/s/ **Rachelle Loncarevic**_____
Signature of Joint Debtor

3. I understand that 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date: 9/21/2007 _____
/s/ **Robert Loncarevic**_____
Signature of Debtor

* Reaff'd - Debt will be reaffirmed pursuant to 524(c)

Red'd - Property is claimed as exempt and will be redeemed pursuant to 722 _____
/s/ **Rachelle Loncarevic**_____
Signature of Debtor

Exempt-Lien will be avoided pursuant to 522(f) and property will be claimed as exempt

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None", or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number if known, and the number of the question.

DEFINITIONS

"In business" A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partnership a sole proprietor or self-employed.

"Insider" The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporation of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

 None. 1. Income from Employment or Operation of Business
 State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed. Unless the spouses are separated and a joint petition is not filed) Give AMOUNT and SOURCE (if more than one).

Debtor:	J-Detor
Wages 2007:	
\$7,500	\$7,000
2006: \$6,000	6,000
2005: \$13,000	13,000

 X None. 2. Income Other Than From Employment or Operation of Business.
 State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.

3. Payments to Creditors
 X None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. Indicate with an asterisk any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR, DATES OF PAYMENTS, AMOUNT PAID and AMOUNT STILL OWING.

 X None b. List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5000.00. (Married debtors filing under Chapter 12 or Chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated, and a joint petition is not filed.)

 X None c. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS of CREDITOR and RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.

4. Suits, Executions, Garnishments and Attachments
 ___None a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.
 X None. b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

X None 5. Repossessions, Foreclosures and Returns
 List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION and VALUE OF PROPERTY.

6. Assignments and Receiverships
 X None. a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.
 X None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CUSTODIAN, NAME and LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

X None 7. Gifts
 List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTION and VALUE OF GIFT.

X None 8. Losses
 List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give DESCRIPTION and VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES and, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. Give PARTICULARS and DATE OF LOSS.

___None 9. Payments Related to Debt Counseling or Bankruptcy
 List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a

GRP Loan v. Debtor
06-CH-22962 (Cook County)
foreclosure action- rental property dismissed
City Chicago v. Herman, et al
06 CH 10557 (Cook County)

debtor had no interest in property disposed
Mortgage Elec v. Potocka
06 CH 01551 (Cook County)
 debtor had no interest in property disposed
Potocka v. Debtor
05 CH 2122 (Cook County)
 debtor had no interest in property disposed

Laskowski v. Debtor
05 CH 22123 (Cook County)
 debtor had no interest in property disposed

US Bank v. Debtor
07 CH 19916 (Cook County)
Foreclosure Action-Residence pending

Debtor v. Marcci , Mareci, McDonough
07 M1 700424 (Cook County)
Landlord claim for possession judgment for Debtor \$3300

Nedeljkovic v. Debtor
07 M1 115382 (Cook County)
 contract action (dismissed)

Taylor v. Debtor
06 M1 017208 (Cook County)
 contract action (dismissed)

Wollack v. Debtor
06 M1 158574 (Cook County)
 contract action (pending)

Yellow Book v. Debtor
2005 M1 187185 (Cook County)
 judgment \$9832

Peregrine Financial v. Debtor
06 L 005080 (Cook County)
Contract action- for trading pending

Staver & Gainsberg, P.C.
120 W. Madison St., Ste. 520
Chicago, IL 60602
See Rule 2016(B) Statement

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petition in bankruptcy within one year immediately preceding the commencement of this case. Give Name and address of payee, date of payment, name of puer if other than debtor, and amount of money or description and value of property.

☒ None 10. Other Transfers

a. List all other proeprty, other rhan property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debotr is a beneficiary. Give Name of trust or other device, date(s) of transfer(s), and amount of money or description and value of property or debtor's interest in property.

☐ None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filed under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

**Chase Checking Account
Jan-07
negative balance**

**MidAmerica Bank
June, 2007
0.00 balance**

☒ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

☒ None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME and ADDRESS OF CREDITOR DATE OF SETOFF and AMOUNT OF SETOFF.

☒ None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give NAME and ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

☒ None 15. Prior Address of Debtor

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

☒ None 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, of other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or materials.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

☐X__None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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☐X__None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME & ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE NOTICE	ENVIRONMENT LAW
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☐X__None c. List all judicial or administrative proceedings, including settlements or orders, under an Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME & ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

☐None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full or part time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

Name	Last 4 digits of Soc. Sec. No. Complete EIN or other taxpayer I.D. NO.	Address	Nature of Business	Beg. and End dates
Loncarevic & Associates d/b/a Leather Solutions		6612 W Irving Park Rd CHI, IL	leather repairs/finishing	1996 to present

36-4085894

Cornerstone Property Management	8700 West Fullerton River Grove	Rental Property	2003-present
Innovative Financial Solutions	6461 West Warner, STE 510 Chicago, IL	Financial Investment	2005

☐X__None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C.

than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

19. Books, records and financial statements

☐ None. A. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address	Dates Services Rendered
Checks & Balances	2005 to present

500 N Michigan Ave Ste 140 Chicago, IL 60611

☒ None. B. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Dates Services Rendered
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☐ None. C. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name	Address	Dates Services Rendered
Debtor/JointDebtor	6461 West Warner, STE 510 CHI, IL	
Checks & Balances	500 N. Michigan Ave CHI, IL	2005 to present

☒ None. D. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

Name and Address	Date Issued
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20. Inventories

☒ None. A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory
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X ☐ None. B. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

Date of Inventory	Name and address of custodian of inventory of records
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21. Current Partners, Officers, Directors and Shareholders

☐ None. A. If the debtor is a partnership. List the nature and percentage of partnership interest of each member of the partnership.

Name and Address	Nature of Interest	Percentage of Interest
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☐ None. B. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership
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22. Former partners, officers, directors and shareholders

☐ None. A. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name	Address	Date of Withdrawal
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☐ None. B. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Name and Address	Title	Date of termination
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23. Withdrawals from a partnership or distributions by a corporation

___None. If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name & Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of money or description and value of property
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24. Tax Consolidation Group

___None. If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

Name of Parent Corporation	Taxpayer Identification Number (EIN)
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25. Pension Funds.

___None. If the Debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within 6 years immediately preceding the commencement of the case.

Name of Pension Fund	Taxpayer Identification Number (EIN)
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Unsworn Declaration under Penalty of Perjury.

I declare under penalty that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____	9/21/2007	Signature of Debtor	/s/ Robert Loncarevic
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Date _____		Signature of Joint Debtor (if any)	/s/ Rachelle Loncarevic
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both 18 U.S.C. 152 and 3571.

In re: **Loncarevic, Robert & Rachelle** Debtor(s) Case No. (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

(1) The undersigned is the attorney for the debtor(s) in this case.

(2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

(a) for legal services rendered or to be rendered in contemplation of and in connection with this case

1,700.00

(b) prior to filing this statement, debtor(s) have paid

1,300.00

(c) the unpaid balance due and payable is

400.00

(3) \$ 299.00 of the filing fee in this case has been paid.

(4) The services rendered or to be rendered include the following:

(a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.

(b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.

(c) representation of the debtor(s) at the meeting of creditors.

(5) The source of payments made by the debtor(s) to the undersigned was from earning, wages and compensation for services performed, and

(6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

(7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

(8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Date: 9/21/2007 Respectfully submitted /s/ Neal S. Gainsberg Attorney for Petitioner

Attorney's name and address Staver & Gainsberg, P.C., 120 W. Madison St., Ste. 520, Chicago, IL 60602

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern **District of** Illinois

In re Robert Loncarevic
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]**[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____ /s/ Robert Loncarevic

Date: _____ 9/21/07

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Rachelle Loncarevic
Debtor(s)

Case No. _____
(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]**[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐Active military duty in a military combat zone.

☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____ /s/ Rachelle Loncarevic

Date: _____ 9/21/07



Certificate Number: 06531-ILN-CC-002474021

CERTIFICATE OF COUNSELING

I CERTIFY that on September 6, 2007, at 9:16 o'clock PM CDT,

Robert Loncarevic received from

Allen Credit and Debt Counseling Agency,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

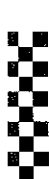
Date: September 6, 2007

By /s/Lori A Danburg

Name Lori A Danburg

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



Certificate Number: 06531-ILN-CC-002476874

CERTIFICATE OF COUNSELING

I CERTIFY that on September 7, 2007, at 12:04 o'clock PM CDT,

Rachelle E Loncarevic received from

Allen Credit and Debt Counseling Agency,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 7, 2007

By /s/Lori A Danburg

Name Lori A Danburg

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).